

**Information to identify the case:**

Debtor 1	<b>Steven J. Bombaro</b>	Social Security number or ITIN	xxx-xx-6279
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-34784-JNP</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven J. Bombaro  
dba Cousins Garden Design, LLC

1/8/24

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Steven J. Bombaro  
Debtor

Case No. 17-34784-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jan 08, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2024:

Recip ID	Recipient Name and Address
db	+ Steven J. Bombaro, 23 Brandywine Drive, Berlin, NJ 08009-2225
517268573	+ Bank of America, c/o of Powers Kim, LLC, 728 Marne Highway, Ste 200, Moorestown, NJ 08057-3128
517268582	Business Card, PO Box 15710, Wilmington, DE 19886-5710
517268589	CNH Industrial Capital, PO Box 292, Racine, WI 53401-0292
517268590	+ County Conservation, 212 Blackwood Barnsboro Road, Sewell, NJ 08080-4202
517268574	Ditech, PO Box 7169, Pasadena, CA 91109-7169
517281899	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
517268592	Ink by Chase, PO Box 15298, Wilmington, DE 19850-5298
517220784	+ Joe & Donna Pagano, 19 Hollybrook Drive, Sewell, NJ 08080-1549
517268593	+ Johnson Nursery Corp, c/o JL Russell & Associates LTD, 13700 State Road, Ste 4, North Royalton, OH 44133-3967
517268577	State of NJ, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445
517220786	State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445
517268596	+ Suburban Family, 110 Centre Blvd, Marlton, NJ 08053-4106
517268597	+ Woodbury Cement Products, 630 S. Evergreen Avenue, Woodbury Heights, NJ 08097-1006

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 08 2024 21:18:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 08 2024 21:18:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: EBNBKNOT@ford.com	Jan 08 2024 21:19:00	Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
517268578	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 08 2024 22:12:54	Advanta Bank, PO Box 9217, Old Bethpage, NY 11804-9017
517268579	EDI: BANKAMER	Jan 09 2024 01:46:00	Bank of America, PO Box 15019, Wilmington, DE 19886-5019
517268581	EDI: BANKAMER	Jan 09 2024 01:46:00	Bank of America, PO box 982235, El Paso, TX 79998
517313266	+ EDI: BANKAMER2	Jan 09 2024 01:46:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517314767	EDI: BANKAMER	Jan 09 2024 01:46:00	Bank of America, N.A., Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
517336313	Email/PDF: resurgentbknotifications@resurgent.com	Jan 08 2024 21:13:18	CACH, LLC its successors and assigns as assignee, of FIA Card Services, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517268583	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 08 2024 21:13:55	Cach LLC, 4340 S. Monaco Street, Unit 2, Denver

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			CO 80237-3485
517268584	+ EDI: CAPITALONE.COM	Jan 09 2024 01:46:00	Cap One, PO Box 30253, Salt Lake City UT 84130-0253
517268585	+ EDI: CAPITALONE.COM	Jan 09 2024 01:46:00	Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884
517268586	EDI: URSI.COM	Jan 09 2024 01:46:00	Chase Bank USA NA, c/o United Recovery Systems, PO Box 722929, Houston, TX 77272-2929
517268591	+ EDI: PHINAMERI.COM	Jan 09 2024 01:46:00	GM Financial, PO Box 181145, Arlington, TX 76096-1145
517220783	EDI: IRS.COM	Jan 09 2024 01:46:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
517268587	EDI: JPMORGANCHASE	Jan 09 2024 01:46:00	Chase Freedom, PO Box 15153, Wilmington, DE 19886-5153
517268588	EDI: JPMORGANCHASE	Jan 09 2024 01:46:00	Chase Ink, PO Box 15298, Wilmington, DE 19850-5298
518654055	Email/Text: mtgbk@shellpointmtg.com	Jan 08 2024 21:17:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518654054	Email/Text: mtgbk@shellpointmtg.com	Jan 08 2024 21:17:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
517268595	EDI: PRA.COM	Jan 09 2024 01:46:00	Portfolio Recovery Assoc LLC, c/o Thomas Murtha, 140 Corporate Blvd, Norfolk, VA 23502
517334042	EDI: PRA.COM	Jan 09 2024 01:46:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
517252511	EDI: PRA.COM	Jan 09 2024 01:46:00	Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
517268594	EDI: SYNC	Jan 09 2024 01:46:00	Pay Pal, PO Box 960080, Orlando, FL 32896-0080
518427889	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jan 08 2024 21:16:00	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
519500716	+ EDI: WFFC2	Jan 09 2024 01:46:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
517260154	EDI: WFFC2	Jan 09 2024 01:46:00	Wells Fargo Bank, N.A., 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
517268575	+ EDI: WFFC2	Jan 09 2024 01:46:00	Wells Fargo Home Mortgage, PO Box 3117, Winston Salem NC 27102-3117
TOTAL: 27			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517220781		Bank of America
517220782		Greentree
517220785		Schedule F debt
517220787		Wells Fargo Home Mortgage
517268580	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court., Bank of America, PO Box 15019, Wilmington, DE 19886-5019
517268576	*+	IRS, PO Box 7346, Philadelphia, PA 19101-7346
517268598	*+	Joe & Donna Pagano, 19 Hollybrook Drive, Sewell, NJ 08080-1549

TOTAL: 4 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

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## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 10, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2024 at the address(es) listed below:**

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor New Residential Mortgage LLC ajennings@raslg.com
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
David Nigro	on behalf of Debtor Steven J. Bombaro jenkins.clayman@verizon.net
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeffrey E. Jenkins	on behalf of Debtor Steven J. Bombaro mail@jjenkinslawgroup.com JenkinsClayman@jubileebk.net
John R. Morton, Jr.	on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraigecef@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Valerie A. Hamilton	on behalf of Creditor New Jersey Division of Taxation Valerie.Hamilton@law.njoag.gov
William M. E. Powers, III	on behalf of Creditor Bank of America N.A. ecf@powerskirm.com
William M.E. Powers	on behalf of Creditor Bank of America N.A. ecf@powerskirm.com
William M.E. Powers, III	on behalf of Creditor Bank of America N.A. ecf@powerskirm.com

TOTAL: 13